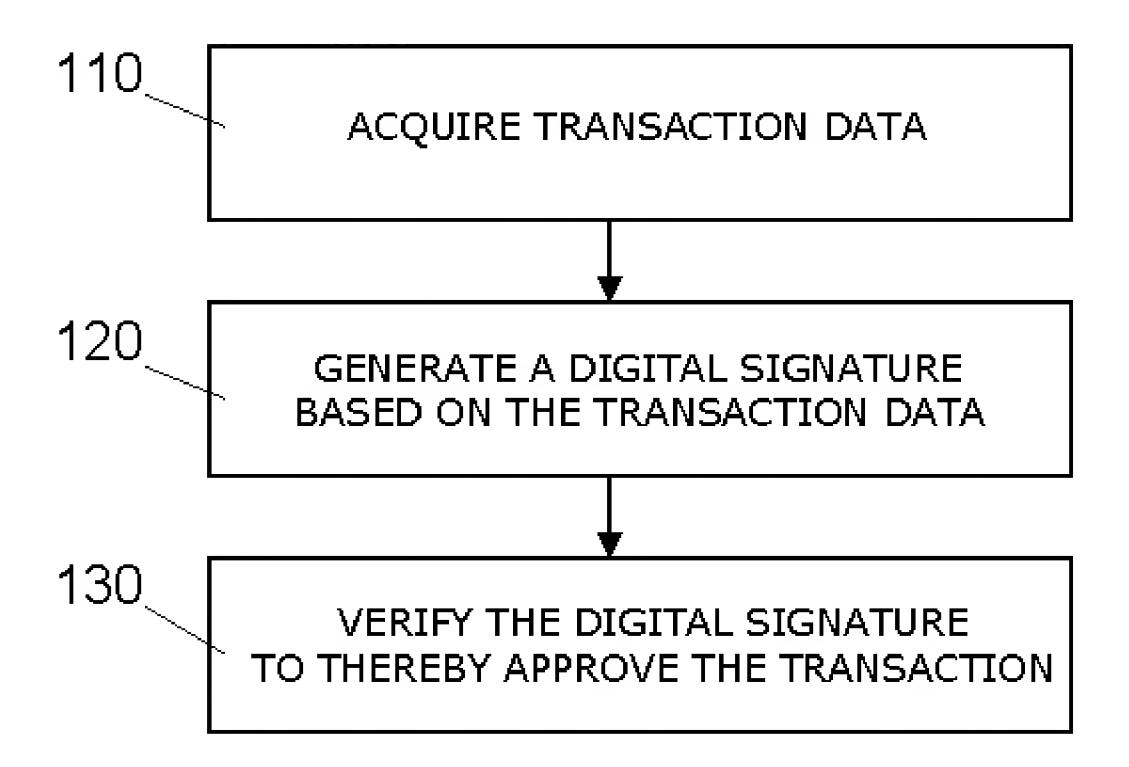
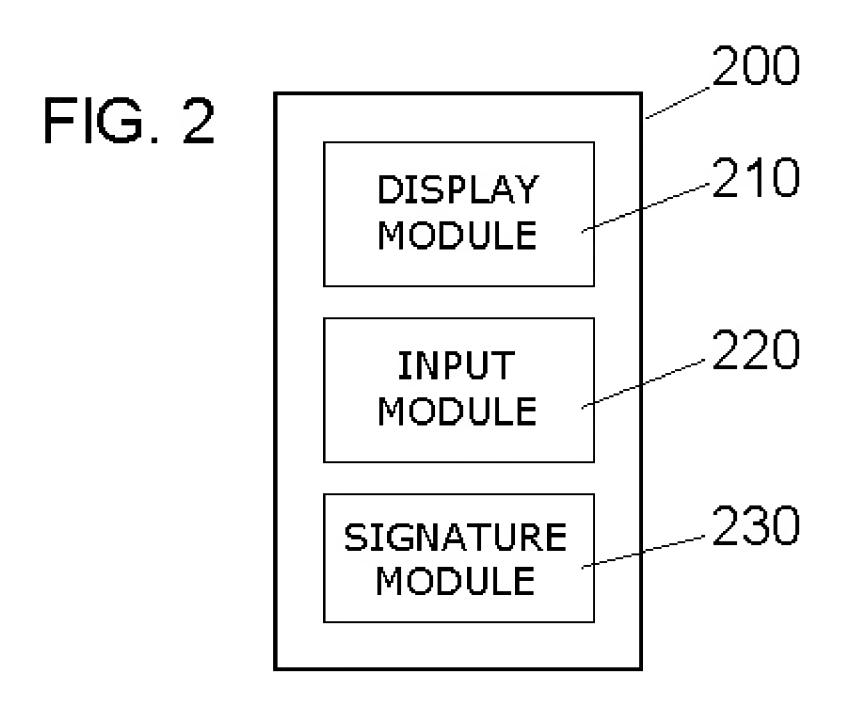
FIG. 1





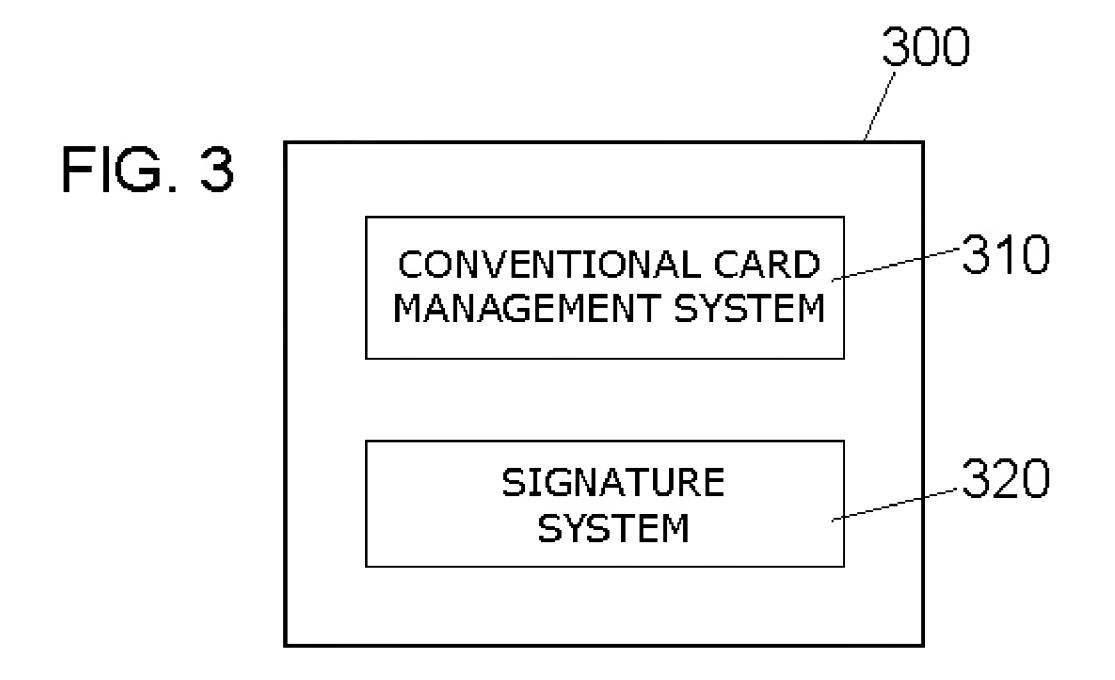


FIG. 4A

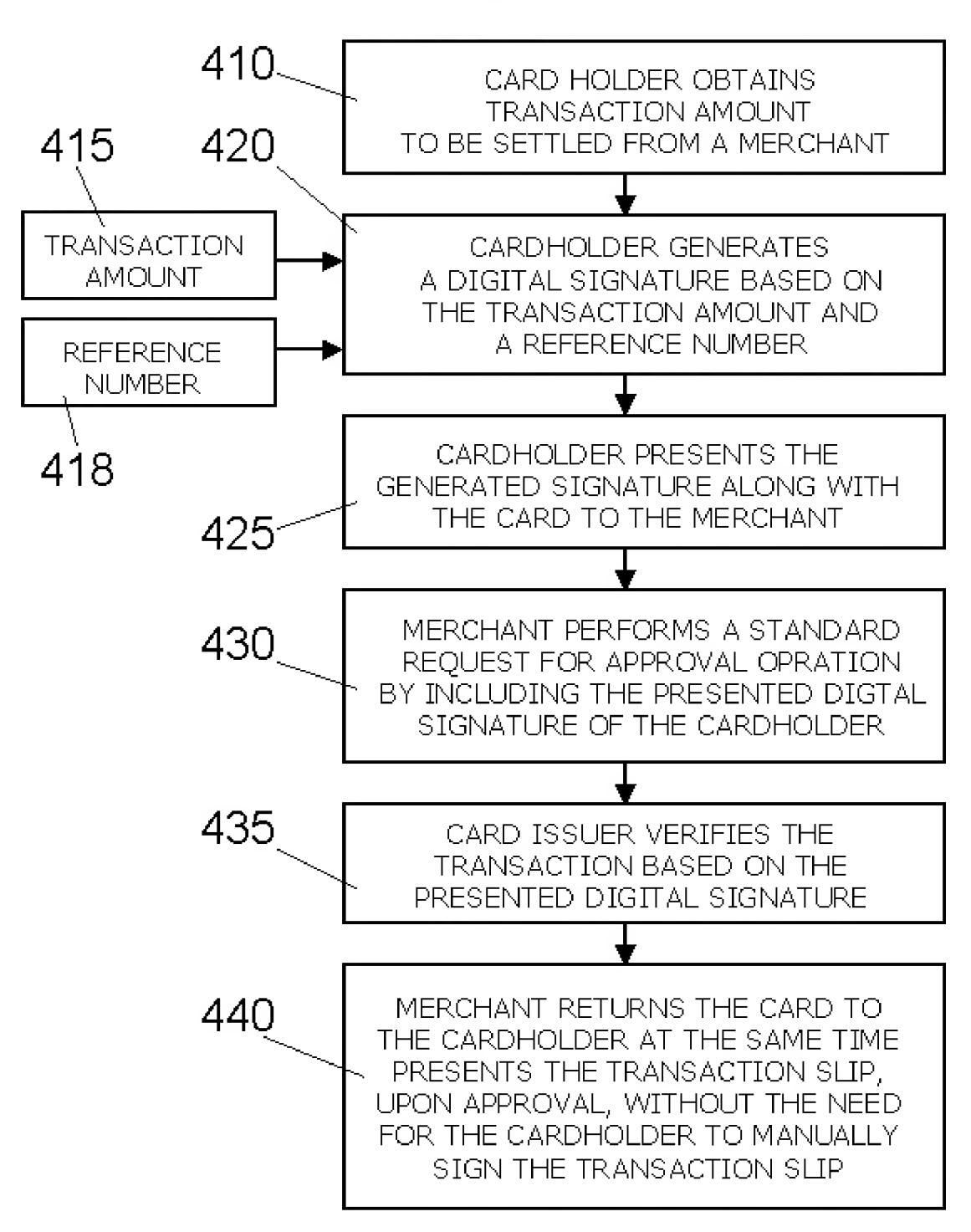


FIG. 4B

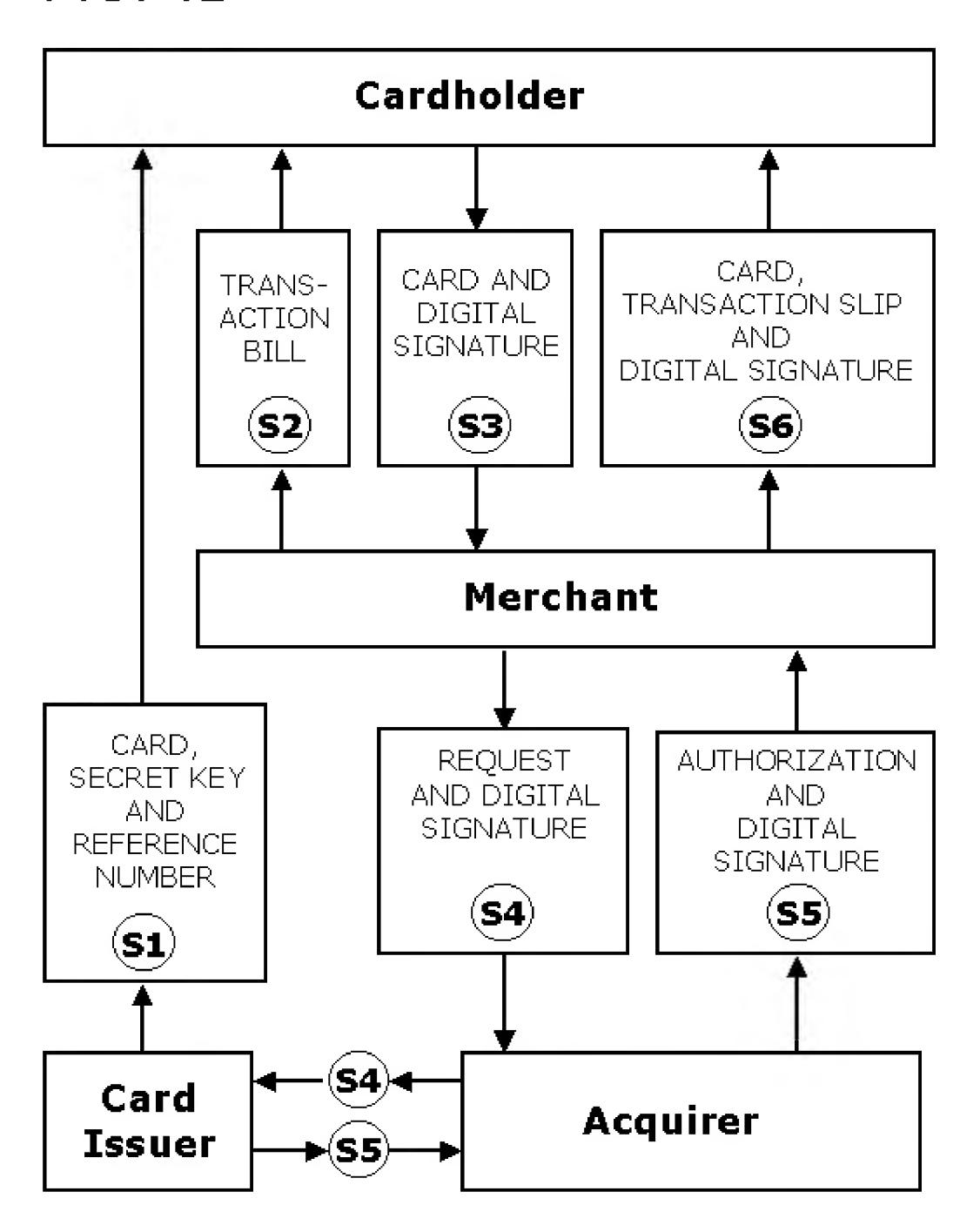


FIG. 5A

card no:1234 5678 9012 3456
card issuer: any bank
card type: any card
ref no: 7788

enter transaction amount:
usd: ____,___,___,___
signature:

FIG. 5B

card no:1234 5678 9012 3456

card issuer: any bank card type: any card

ref no: 7788

enter transaction amount:

usd: 700.00

signature: 77882719

FIG. 5C

(conventional request data) + 77882719

FIG. 5D

540

(conventional authorization data) +77882719

FIG. 5E

merchant name: **good restaurant**

terminal id: 12345678

merchant no: 123456789012

card type: any card

card no: **1234 5678 9012 3456**

cardholder name: any name

expire date: 05/01

tran type: **sale**

batch no: **123456** trace no: **345678**

date/time: 29dec03 19:00

ref no: **000123456789**

app code: **567890**

total usd. 700.00

cardholder

signature : 77882719

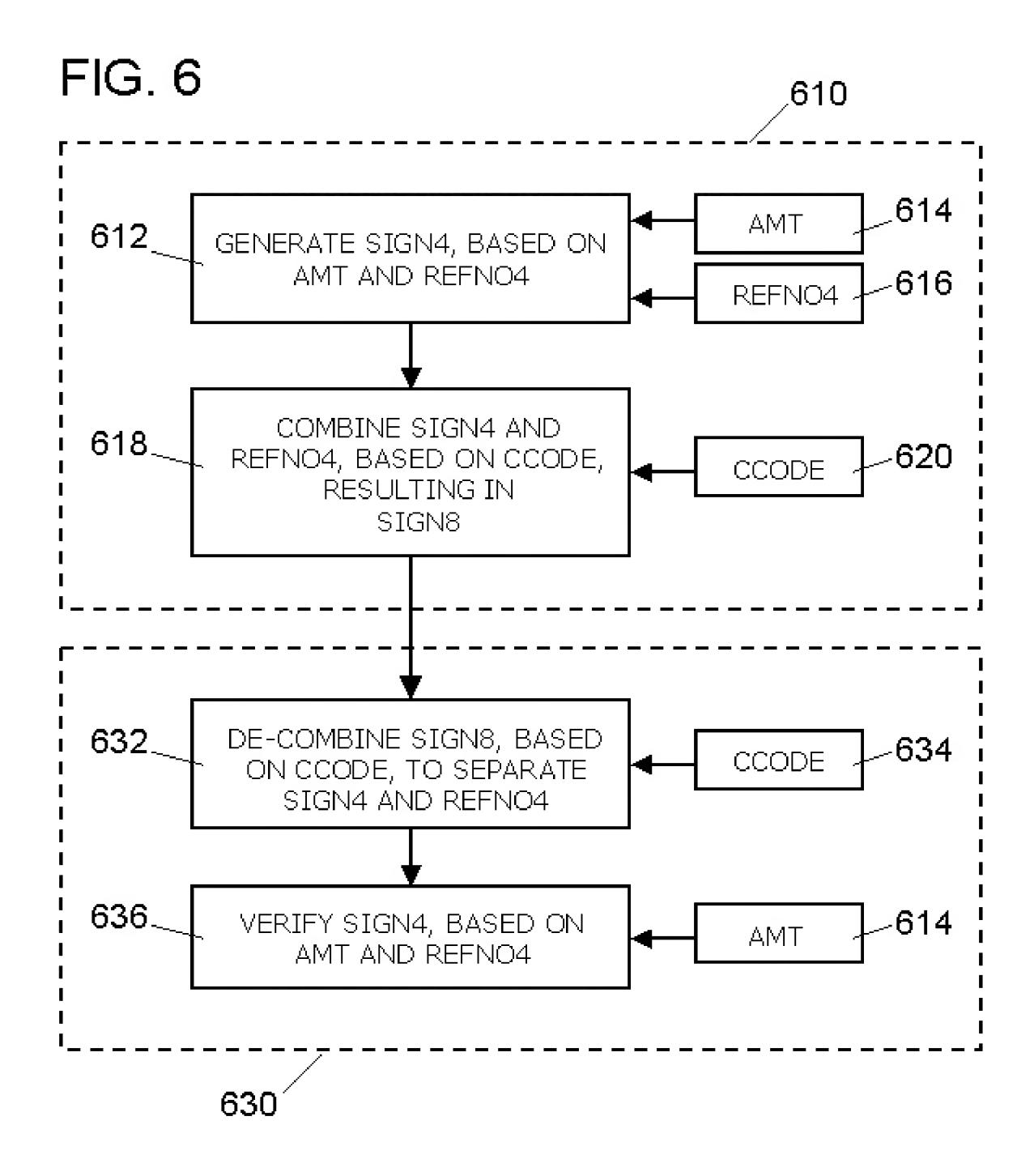


FIG. 7A SIGN4 = ABCD, represented by numeral 1 REFNO4 = 8519, represented by numeral 2

Combination	Combination
Codes	Results
11112222	ABCD8519
22221111	8519ABCD
11221122	AB85CD19
12221211	A851B9CD

FIG. 7B SIGN4 = ABCD, where A,B,C,D are indexed by 1,2,3,4 respectively REFNO4 = 8519, where 8,5,1,9 are indexed by 5,6,7,8 respectively

Combination	Combination
Codes	Results
12345678	ABCD8519
56781234	8519ABCD
87654321	9158DCBA
12563478	AB85CD19